

MAR 16 2005

Attorney Docket No. JDC-001-US

I hereby certify that this correspondence is being transmitted via facsimile to: Art Unit 3621,
Assistant Commissioner for Patents at (703) 872-9306 on:

Date: March 16, 2005By: Mitchell S. Rosenfeld

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: JONATHAN D. COOPER

EXAMINER: HAYES, JOHN W.

APPLICATION NO.: 09/648,102

ART UNIT: 3621

FILED: 08/25/2000

CONFIRMATION NO: 4360

FOR: IMPROVED MONEY TRANSFER SYSTEM AND
METHOD WITH ADDED SECURITY FEATURES**AMENDMENT**

Dear Sir:

In response to the office action dated September 16, 2004, please kindly amend the
above referenced application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this
paper. Claims 1-27, 36-45, 47, 48 and 50-58 remain pending. Claims 1, 9, 15, 20, 21, 37, 38,
39, 44, 47, 50, 51, and 54 are amended.

Remarks/Arguments begin on page 15 of this paper.